

What is claimed is:

1. A method for conducting a transaction using a medium, comprising:

generating a receipt and a payment remittance information;

enabling an entity to authorize a payment due on the receipt; and

associating the payment with the payment remittance information;

wherein the payment remittance information is arranged within a data structure according to a prescribed format, the data structure comprising one or more open data fields to hold data that the entity can enter, and the payment remittance information further comprises a structured remittance data that is kept hidden from the entity.

2. A method of executing computer-executable instructions residing in or on a processor using a medium, comprising:

storing a receipt and a payment remittance information in a memory, the payment remittance information comprising a structured remittance data that is kept hidden from an entity;

presenting the receipt to the entity without revealing the structured remittance data;

enabling the entity to specify payment instructions comprising at least an amount to be paid on the receipt and an account at a payor from which to draw the amount while prohibiting the entity from altering data contained in the structured remittance data;

associating the payment instructions with the structured remittance data;

communicating the payment instructions from the memory to the payor to initiate payment of the amount; and

routing the amount to a payee.

3. The method of claim 1, further comprising:

presenting the receipt to the entity without revealing the structured remittance data;

communicating payment instructions to a payor to initiate payment of an amount to be paid on the receipt; and routing the amount to a payee;

wherein the enabling the entity comprises specifying the payment instructions comprising at least the amount and an account at the payor from which to draw the amount.

4. The method of claim 1, 2 or 3, further comprising communicating the receipt and the payment remittance information to at least an intermediary.

5. The method of claim 1, 2 or 3, wherein the receipt is selected from the group consisting of a traffic ticket, a citation, a utility bill, a court ticket, a court warrant, hospital receipt, a rental receipt, a property tax receipt, a property transfer tax receipt, a business permits receipt, a business license receipt, a business license renewal receipt, an administrative citation receipt, a facility rental receipt, a class sign-up receipt, a building permit receipt, a planning permit receipt, an airport use receipt, a roads and highway receipt, a fire department receipt, a waste disposal receipt, a recycling waste bill, a marriage license receipt, a birth certificate receipt, a death certificate receipt, a lien receipt, a passport application receipt, a passport renewal receipt, a visa application receipt, a visa renewal receipt, a land development maps receipt, an United States Geological Service Maps Division receipt, an Internal Revenue Service receipt, a State Tax Board receipt, a Driver's license renewal receipt, a Vehicle License tags renewal receipt, a car insurance receipt, an electric bill, a phone bill, a gas bill, a water receipt, a business tax receipt and a parking ticket; and

wherein the medium optionally comprises a memory device storing a program and is selected from the group consisting of a computer, a cellular telephone, a portal, a network, Internet, smart cards, a wireless access device, smart crystals, hand-held display screens, fiber optics, digital optical readers, digital print readers, a broadband network, a DVD-ROM, a CD-RW, a telecommunication line cord, a bio-crystal network, bar codes, Secure Sockets Layer, Hyper text Socket Layer, data crystals, artificial intelligence, laser scanners and computer-executable instructions.

6. The method of claim 2 or 3, wherein the communicating payment instructions to a payor is performed electronically.

7. The method of claim 4, wherein the communicating the receipt and the payment remittance information is performed electronically.

8. The method of claim 2 or 3, wherein the routing the amount is performed electronically.

9. The method of claim 2 or 3, wherein the presenting the receipt is performed electronically.

10. The method of claim 2 or 3, wherein the payor is selected from the group consisting of a bank, an entity and a credit card facility.

11. The method of claim 2 or 3, wherein the payee is selected from the group consisting of an intermediary, a government agency, a government department, a business, citizens and a collection agency.

12. The method of claim 2 or 3, wherein the enabling the entity further comprises specifying a payment date.

13. The method of claim 2 or 3, wherein the routing the amount to a payee is without intervention of the entity.

14. The method of claim 2 or 3, further comprising designating the payee.

15. The method of claim 2 or 3, further comprising submitting the payment instructions an account clearing house payment system or a credit card processing system.

16. The method of claim 2 or 3, further comprising communicating non-billing information with the receipt.

17. The method of claim 1, 2 or 3, further comprising encrypting the receipt and the payment instructions.

18. The method of claim 1, 2 or 3, further comprising digitally signing the receipt.

19. The method of claim 1, 2 or 3, further comprising authenticating the receipt.

20. The method of claim 4, wherein the entity is selected from the group consisting of a
5 citizen, a business, an institution, an agency and an university.

21. A device, comprising:

means for generating a receipt and a payment remittance information;

means for enabling an entity to authorize a payment due on the receipt; and

10 means for associating the payment with the payment remittance information;

wherein the device conducts a transaction using a medium, and

wherein the payment remittance information is arranged within a data structure according
to a prescribed format, the data structure comprising one or more open data fields to hold data
that the entity can enter, and the payment remittance information further comprises a structured
15 remittance data that is kept hidden from the entity.

22. A device, comprising:

means for storing a receipt and a payment remittance information, the payment
remittance information comprising a structured remittance data that is kept hidden from an
20 entity;

means for presenting the receipt to the entity without revealing the structured remittance
data;

means for enabling the entity to specify payment instructions comprising at least an
amount to be paid on the receipt and an account at a payor from which to draw the amount while
25 prohibiting the entity from altering data contained in the structured remittance data; means for
associating the payment instructions with the structured remittance data;

means for communicating the payment instructions to the payor to initiate payment of the
amount; and

means for routing the amount to a payee.

23. The device of claim 21, further comprising:

means for presenting the receipt to the entity without revealing the structured remittance data; means for communicating payment instructions to a payor to initiate payment of an amount to be paid on the receipt; and means for routing the amount to a payee;

5 wherein the mean for enabling the entity comprises means for specifying the payment instructions comprising at least the amount and an account at the payor from which to draw the amount.

10 24. The device of claim 21, 22 or 23, further comprising means for communicating the receipt and the payment remittance information to at least an intermediary.

15 25. The device of claim 21, 22 or 23, wherein the receipt is selected from the group consisting of a traffic ticket, a citation, a utility bill, a court ticket, a court warrant, hospital receipt, a rental receipt, a property tax receipt, a property transfer tax receipt, a business permits receipt, a business license receipt, a business license renewal receipt, an administrative citation receipt, a facility rental receipt, a class sign-up receipt, a building permit receipt, a planning permit receipt, an airport use receipt, a roads and highway receipt, a fire department receipt, a waste disposal receipt, a recycling waste bill, a marriage license receipt, a birth certificate receipt, a death certificate receipt, a lien receipt, a passport application receipt, a passport renewal receipt, a visa application receipt, a visa renewal receipt, a land development maps receipt, an United States Geological Service Maps Division receipt, an Internal Revenue Service receipt, a State Tax Board receipt, a Driver's license renewal receipt, a Vehicle License tags renewal receipt, a car insurance receipt, an electric bill, a phone bill, a gas bill, a water receipt, a business tax receipt and a parking ticket.

25 26. The device of claim 22 or 23, wherein the means for communicating payment instructions to a payor is electronic.

30 27. The device of claim 24, wherein the means for communicating the receipt and the payment remittance information is electronic.

28. The device of claim 22 or 23, wherein the means for routing the amount is electronic.

29. The device of claim 22 or 23, wherein the means for presenting the receipt is electronic.

30. The device of claim 22 or 23, wherein the payor is selected from the group consisting of a bank, an entity and a credit card facility.

31. The device of claim 22 or 23, wherein the payee is selected from the group consisting of an intermediary, a government agency, a government department, a business, citizens and a collection agency.

32. The device of claim 22 or 23, wherein the means for enabling the entity further comprises means for specifying a payment date.

33. The device of claim 22 or 23, wherein the means for routing the amount to a payee is without intervention of the entity.

34. The device of claim 22 or 23, further comprising means for designating the payee.

35. The device of claim 22 or 23, further comprising means for submitting the payment instructions an account clearing house payment system or a credit card processing system.

36. The device of claim 22 or 23, further comprising means for communicating non-billing information with the receipt.

37. The device of claim 21, 22 or 23, further comprising means for encrypting the receipt and the payment instructions.

38. The device of claim 21, 22 or 23, further comprising means for digitally signing the receipt.